

Privacy Policy

General Information

This Privacy Policy describes the ways in which your personal data is collected and used by Piearcy Financial Solutions LLC (referred to herein as “the controller”, “we”, “us”, “our”). It also explains our practices for retaining, protecting, disclosing, and transferring the information that we collect as well as the choices available to you regarding your personal data and how you can access and update this information.

It is your responsibility to review and understand this Privacy Policy prior to providing your personal data to us. If you do not accept and agree to the Privacy Policy, please refrain from providing your personal data to us, accessing our websites, and/or utilizing our products and services.

With our websites, products and services constantly evolving, our Privacy Policy may change from time to time. Whenever there are changes, the modified policy will be posted on our websites and will be effective at that time. Each time the policy changes, the version number displayed at the top of the page also will change. Consequently, each time you access or use our websites or otherwise engage with us, you accept and agree to the most current Privacy Policy. It is your responsibility to be aware of any such changes.

Types of Nonpublic Personal Information We Collect

We collect nonpublic personal information about you that is provided to us by you or obtained by us with your authorization.

Parties to Whom We Disclose Information

For current and former Clients, we do not disclose any nonpublic personal information obtained in the course of our practice except as required or permitted by law. Permitted disclosures include, for instance, providing information to our employees and, in limited situations, to unrelated third parties who need to know that information to assist us in providing services to you. In all such situations, we stress the confidential nature of information being shared.

Protecting the Confidentiality and Security of Current and Former Clients’ Information

We retain records relating to professional services that we provide so that we are better able to assist you with your professional needs and, in some cases, to comply with professional guidelines. In order to guard your nonpublic personal information, we maintain physical, electronic, and procedural safeguards that comply with our professional standards.

Please call if you have any questions, because your privacy, our professional ethics, and the ability to provide you with quality financial services are very important to us.

IRS Section 7216 Regulations

Internal Revenue Code §7216 is a criminal provision enacted by the U.S. Congress in 1971 that prohibits preparers of tax returns from knowingly or recklessly disclosing or using tax return information. A convicted preparer may be fined not more than \$1,000 or imprisoned not more than one year or both,

for each violation. The Secretary of Treasury is permitted to grant exceptions to this general prohibition by issuing regulations. Treas. Reg. §301.7216 had been substantially unchanged for over 30 years and did not address the modern return preparation marketplace, particularly electronic filing and the cross-marketing of financial and commercial products and services during the return preparation experience. After a long process that included many public suggestions and comments, updated regulations were published on [January 7](#) and [July 2, 2008](#) and apply to uses and disclosures beginning on January 1, 2009.

Absent a specific exception, Treas. Reg. section 301.7216 generally prohibits the disclosure or use of tax return information without the Client's explicit, written consent. In general, a "disclosure" of tax return information involves a disclosure by the preparer of a Client's return information to a third party. A "use" of tax return information generally involves the use of the return information by the preparer potentially for the purposes of offering non-tax services to the taxpayer.

Collection of Personal Data

In order to provide our products, services and websites and for the other purposes set out in Use of Information below, we collect and process personal data from our customers and other users of our websites, products and services. We may collect information from you such as, but not limited to, your name, address, telephone number, email address, billing and transaction information, credit card or other financial information, contact preferences, employment information, professional credentials, board membership and licensing information, and similar information provided ("Personal Data"). You are not required to provide us with all the Personal Data listed above, and items in the list do not pertain to every Client, but if you do not do so, we may not be able to effectively provide you with our products, services and information. In certain circumstances, you will need to provide us with specific categories of Personal Data (such as name, email address and payment information) in order to enter into a contract with us and for us to perform that contract.

See "Use of Information" section below for details regarding the ways that we use and process your personal data.

Use of Information

Your Personal Data may be used in the following ways:

- To provide our products and services to you
- To enhance and improve our products and services, for example, by performing internal research, analyzing user trends and measuring demographics and interests
- To process payments from you
- To process payments to you (including, but not limited to, refunds or reimbursements)
- Internal purposes, such as website and system administration or internal audits and reviews
- To provide access to restricted parts of our websites
- To communicate with you regarding products and services that may be of interest to you
- To respond to your requests and inquiries
- To request your participation in surveys, focus groups, or other initiatives which help us to gather information used to develop and enhance our products and services
- To comply with applicable law(s) (for example, to comply with a search warrant, subpoena or court order) or to carry out professional ethics/conduct investigations

From time to time we may provide statistics about the usage levels of our websites and other related information to reputable third parties, but these statistics will not include information which will allow you to be identified

We will process your Personal Data for the purposes identified above on the following bases:

- Our legitimate interests, which can include processing such Personal Data for the purposes of providing and enhancing the provision of our products, services and information, as well as advertising further products, services and information to you;
- Where such processing is necessary to perform our contract with you or to take steps before entering into our contract with you; and
- As necessary to comply with our legal obligations, resolve disputes and enforce our contractual agreements.
- Unless a longer retention period is required by applicable law, we will retain your information for as long as your account is active, as well as for a short additional period afterwards to cover any outstanding issues or queries that may arise in relation to your account (for example, outstanding payments). This period of retention is subject to our review and alteration.

Sharing and Disclosure to Third Parties

We may disclose your Personal Data to third parties from time to time under the following circumstances:

- You request or authorize the disclosure of your personal details to a third party.
- The information is disclosed as permitted by applicable law(s) and/or in order to comply with applicable law(s) (for example, to comply with a search warrant, subpoena or court order).
- The information is provided to our agents, vendors or service providers who perform functions on our behalf. See below for additional details.

It is likely that the identity and categories of such third parties will change during the life of your account but, depending on your use of our websites, it is anticipated that your Personal Data will be disclosed to the following categories of third-party service providers who perform functions on our behalf. We require that our third-party service providers only use your Personal Data as necessary to provide the requested services to us and each service provider is subject to a set of terms consistent with this Privacy Policy.

- Hosting providers for the secure storage and transmission of your data
- Identity management providers for authentication purposes
- Database software providers for the management and tracking of your data
- Legal and compliance consultants, such as external counsel, external auditors, or tax consultants
- Payment solution providers for the secure processing of payments you provide to us
- Technology providers who assist in the development and management of our web properties
- Fulfillment and postal vendors for the fulfillment of our products and services

Parents and Children

We strive to comply with the provisions of COPPA (the Children's Online Privacy Protection Act) and do not knowingly collect personal information from children under the age of 13. Parents have the right to terminate the registration of a child under the age of 13 by contacting us using the information listed at the bottom of this policy.

Security and Other

We use reasonable measures to strive to safeguard and secure the personal data we collect. Any transmission of personal information is at your own risk. Technology, such as, but not limited to, Transport Layer Security (TLS) and Secured Socket Layer (SSL), is used to enhance security and reduce risk of loss. Our security practices, processes or technology do not guarantee absolute security of your information and you should take all normal personal precautions such as, but not limited to, not sharing passwords, closing browsers, and not using public networks (e.g., internet cafes, etc.).

User Rights

Upon request we will provide you with information about whether we hold any of your personal data. We take reasonable steps to ensure that your personal data is kept accurate and up-to date for the purposes for which it was collected. We will provide you with reasonable access to your personal data in accordance with relevant laws, including by making reasonable efforts to provide you with online access and the opportunity to update your information. To protect your privacy and security, we will take steps to verify your identity before granting access or making changes to your personal information. You may access, delete and correct your personal information by contacting us using the contact information listed below. We will respond to your request within a reasonable timeframe.

Notice

Our websites contain links to other websites which are managed by third parties (including their use of cookies). As a user of links, it is your responsibility to understand those third parties' privacy policies. Once you leave our websites using links, we have no control over information that is submitted to or collected by any third parties and are not responsible for other websites.

Collection of Information Through Cookie Use

We may obtain information about your general internet usage by using a "cookie" file. A cookie is an element of data that a website can send to your browser, which may then be stored on your hard drive. If you do not agree, you can choose to not receive a cookie file by enabling your web browser to refuse cookies or to prompt you before you accept a cookie.

The following types of cookies may be used on our websites:

Essential Cookies: These cookies are necessary for our websites to work properly. They are usually only set in response to actions you take such as logging in or completing online forms. You can set your browser to block or alert you about these cookies, but some parts of our sites will not function if these cookies are blocked.

Functionality Cookies: These cookies enhance the functionality of our websites by storing your preferences (such as your preferred language or the region that you are in) and allow us to provide enhanced features on our sites such as videos. These cookies may be set by us or by third-party content that we have placed within our pages. If you do not allow these cookies, some of the features on our websites may not function properly and you may not receive a personalized experience when visiting our sites.

Performance Cookies: These cookies allow us to count page visits and traffic sources so we can measure and improve the performance of our sites. They help us to understand which pages are visited most frequently and how visitors interact with our sites. Any information collected by performance cookies is

aggregated and therefore not identifiable. If you do not allow these cookies, we will not receive data related to your visits to our sites.

Third-Party Cookies: These cookies may be set through our site by our advertising partners, such as Google or Adobe. They may be used by these companies to enable them to build a profile of your interests and show relevant advertisements on other sites. These cookies are based on identifying your browser and internet device. If you do not allow these cookies, you will experience a decrease in the targeted advertisements that you see online.

All major browsers allow you to block or delete cookies from your system. To learn more about your ability to manage your preferences related to cookies, please consult the privacy features within your browser.

Contact Information

You are encouraged to report any improvements, suggestions, or any suspected breaches of privacy or security to us by using the contact information listed below.

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